



Order Filed on May 7, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

WNI 19-025492  
Shapiro & DeNardo, LLC  
14000 Commerce Parkway, Suite B  
Mount Laurel, NJ 08054  
(856) 793-3080  
Krystin M. Kane - 171402015  
Kathleen M. Magoon - 040682010  
Donna L. Skilton - 013072007  
Charles G. Wohlrab - 016592012  
Elizabeth L. Wassall - 023211995  
Jeffrey Rappaport - 003431991  
Kristen D. Little - 017411997  
Samantha Gable - 150622016  
ATTORNEYS FOR WELLS FARGO BANK, N.A.

IN RE:

KAREN L WALDORF, DEBTOR

CASE NO.: 19-13417-CMG

HEARING DATE: JUNE 5, 2019

JUDGE: HONORABLE CHRISTINE M  
GRAVELLE

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: May 7, 2019

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

This matter being opened to the Court by Robert C Nisenson, attorney for the Debtor upon filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, Shapiro & DeNardo, LLC, upon the filing of an Objection to Confirmation of Plan, and parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the court considered the parties' application for entry of this Consent Order, and for other good cause shown,

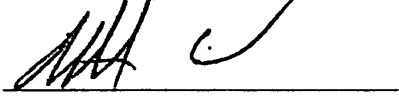
1. Debtor will apply through Creditor's Servicing agent for a loan modification to cure pre-petition arrearages on the mortgage loan secured by 22 Magnolia Court, Piscataway, NJ 08854.
2. This loan modification review shall be completed by July 2, 2019, or further ordered by the Court.
3. Debtor agrees to maintain contractually monthly post-petition payments to Creditor in the amount to \$524.82 starting March 1, 2019.
4. If a loan modification is not offered, Debtor must within fourteen (14) days of receipt of the denial; 1) modify the Chapter 13 Plan to fully cure Secured Creditor's pre-petition arrearages of \$7,872.30 as filed in Proof of Claim No. 16-1, 2) modify the Chapter 13 Plan to surrender the subject property, or 3) Convert to a Chapter 7 case.
5. Creditor agrees this Order resolves the Objection to Confirmation of Chapter 13 Plan, filed on March 22, 2019; ECF Doc. No.: 21.
6. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan.

We hereby consent to the form, content,  
and entry of the within Order.

Shapiro & DeNardo, LLC

  
\_\_\_\_\_  
Charles G. Wohlrab, Esquire  
Attorney for the Secured Creditor

Date: 5-6-19

  
\_\_\_\_\_  
Robert C Nisenson, Esquire  
Attorney for the Debtor

Date: \_\_\_\_\_

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Karen L Waldorf  
Debtor

Case No. 19-13417-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2019.

db +Karen L Waldorf, 22 Magnolia Court, Piscataway, NJ 08854-2299

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, N.A. cwohlab@logs.com,  
njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Robert C. Nisenson on behalf of Debtor Karen L Waldorf rnisenson@aol.com,  
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Thomas S. Onder on behalf of Creditor Stark & Stark, P.C. tonder@stark-stark.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com

William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 10